

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In Re:

Andres C. Pinedo

Debtor(s)

Chapter: 13Case No.: 5:19-bk-02045**NOTICE**

The confirmation hearing on the 3rd Amended Plan ("Plan") has been scheduled for the Debtor(s) at the following date, time, and location:

Date: 03/04/2020 Time: 09:30Location: 197 S Main St, Courtroom #2, Max Rosenn US Courthouse, Wilkes-Barre, PA 18701The deadline for filing objections to confirmation of the Plan is: 02/26/2020.

**For cases before the Hon. Robert N. Opel, II (indicated in the Case No. with the initials "RNO" respectively):**

Any objections to confirmation of the Plan will be heard at the above-scheduled confirmation hearing. Counsel should be prepared to proceed on any unresolved objections to the Plan at this time.

**For cases before the Hon. Henry W. Van Eck (indicated in the Case No. with the initials "HWV"):**

Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.

A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Date: 01/07/2020 Filed by: Mark E. Moulton, Esquire**LOCAL BANKRUPTCY FORM 3015-1**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Andres C. Pinedo

CHAPTER 13

CASE NO.: 5-bk-19-2045

ORIGINAL PLAN  
3<sup>rd</sup> AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)

1 Number of Motions to Avoid Liens  
0 Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 2,411.85 (enter \$0 if no payments have been made to the

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Rev 12/01/18

Rev 12/01/18

Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 31,857.85 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
06/19	12/19	344.55	-0-	344.55	2,411.85
01/20	06/20	380.00	-0-	380.00	2,280.00
07/20	05/24	578.00	-0-	578.00	27,166.00
				Total Payments:	31,857.85

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:

☒ Debtor is at or under median income.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☐ No assets will be liquidated.

☒ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ Enter text here from the sale of property known and designated as Enter text here. All sales shall be completed by Date. If the property does not sell by the date specified, then the disposition of the property shall be as follows: Enter text here

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Any non exempt proceeds from potential personal injury/workman's comp case.

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**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check one.**

☒ None.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Mr. Cooper	137 Maria Lane, Dingmans Ferry	6678
Citizens One Financial	2015 Ford Mustang	2914

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Mr. Cooper	137 Maria Lane	\$ 13,211.00	-0-	\$ 13,211.00
ABS REST Trust c/o Select portfolio Servicing, Inc.	137 Maria Lane	\$ 5,555.03	-0-	\$ 5,555.03

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within

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910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
PA Dept. Revenue	137 Maria Lane	972.05	6.0	972.05

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None.

**F. Surrender of Collateral. Check one.**

☒ None.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

- Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
- Attorney's fees. Complete only one of the following options:

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- In addition to the retainer of \$ 1,200.00 already paid by the Debtor, the amount of \$ 1,800.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- \$ Enter text here per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

- Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.  
☒ None.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
PA Dept Of Revenue	110.45

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

- ☒ plan confirmation.  
☐ entry of discharge.

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☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees  
Level 3: Domestic Support Obligations  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

**A.** This Chapter 13 Plan ("this Plan") provides a distribution chart in Section 8 above that provides estimated distributions to classes of creditors and the estimated Trustee commission rate utilized in the calculations, in addition to all information indicated by the Model Plan.

**B.** The second lien position mortgage of **Select Portfolio Serving Inc.**, its successors, predecessors and assigns, hereinafter referred to as "Lender", is being avoided via this Plan.

1. Confirmation of this Plan shall constitute a finding that for purposes of this bankruptcy case and all matters relevant thereto the value of the real property known as **137 Maria Lane, PA 18328; Marcel Lake Estates POA, Dingmans Ferry, Pike County, PA**, and the Deed for this property having been recorded with the Recorder of Deeds in and for **Pike County, Pennsylvania at Pike County Deed Book Volume 1881, Page**

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**658**, hereinafter referred to as the "Property", is **\$125,000.00**. Documentation verifying this value is or will be filed of record with this Court.

2. Upon confirmation of this Plan, \$5,555.03 of ABS REO Trust c/o Select portfolio Servicing, Inc.'s will be treated as a secured claim, and the remaining \$29,137.61 shall be deemed unsecured. Debtor shall pay Movant the secured amount of \$5,555.03 at 6.00% interest per annum, commencing the first full month following the effective date of the Debtor's Chapter 13 plan. The unsecured portion of the claim shall receive a shared portion on disbursements for general.

3. The remaining \$29,137.61 owed to Lender shall be deemed a general unsecured claim without further Order of this Court, provided that:

- Lender's claim, upon the filing of a valid and timely Proof of Claim, shall be allowed as a non-priority general unsecured claim and may share in any distribution to general unsecured creditors.
- The avoidance of Lender's junior lien is contingent upon the Debtor's completion of the Chapter 13 Plan and receipt of a Final Decree after completion of all Plan Payments.
- Lender shall retain its lien for the full amount due under the subject loan should the property be sold or should a refinance take place prior to the completion of the Chapter 13 Plan and entry of a Final Decree.
- Lender shall retain its lien for the full amount due under the subject loan in the event of either the dismissal of the Debtor's Chapter 13 case or the conversion of the case to another Chapter under the United States Bankruptcy Code.
- In the event that any entity, including the holder of the first lien on the Property, forecloses on its security interest and extinguishes Lender's lien prior to the Debtor's completion of the Chapter 13 Plan, Lender's lien shall attach to the surplus proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale.

4. The Confirmation Order and Final Decree may be filed with the Recorder of Deeds in and for **Pike County, Pennsylvania**, which shall satisfy and avoid the mortgage held by Lender against the Property, as recorded at **Pike County Record Book Volume 2029, Page 601; assigned on February 22, 2016 and recorded at Pike County Record Book Volume 2489, Page 1683.**

Dated: January 7, 2020

s/Mark E. Moulton  
Attorney for Debtor

s/ Andres C. Pinedo  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

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UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ANDRES PINEDO

CASE NO: 19-2045

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

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On 1/7/2020, I did cause a copy of the following documents, described below,

Pinedo Plan 3 w Notice Sm

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 1/7/2020

/s/ Mark E. Moulton, Esq  
Mark E. Moulton, Esq 89064  
Moulton & Moulton, PC ap3  
693 Route 739  
Hawley, PA 18428  
570 775 9525

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ANDRES PINEDO

CASE NO: 19-2045

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 1/7/2020, a copy of the following documents, described below,  
Pinedo Plan 3 w Notice Sm

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 1/7/2020



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Mark E. Moulton, Esq  
Moulton & Moulton, PC ap3  
693 Route 739  
Hawley, PA 18428

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
03145  
CASE 5-19-BK-02045-RNO  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE  
TUE JAN 7 12-53-50 EST 2020

ABS REO TRUST  
CO SELECT PORTFOLIO SERVICING INC  
PO BOX 65250  
SALT LAKE CITY UT 84165-0250

DANIELLE BOYLE EBERSOLE  
HLADIK ONORATO FEDERMAN LLP  
298 WISSAHICKON AVENUE  
NORTH WALES PA 19454-4156

CAC DEBT RECOVERY  
2300 GETTYSBURG RD STE 102  
CAMP HILL PA 17011-7303

CBL PATH  
110 WASHINGTON AVE 2ND FL  
NORTH HAVEN CT 06473-1723

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAVALRY SPV I LLC  
500 SUMMIT LAKE DRIVE STE 400  
VALHALLA NY 10595-2321

CITIBANK S D  
701 EAST 60TH STREET NORTH  
SIOUX FALLS SD 57104-0493

CITIBANK SD  
701 EAST 60TH STREET NORTH  
SIOUX FALLS SOUTH DAKOTA 57104-0493

CITIZENS BANK NA  
ONE CITIZENS BANK WAY MAIL STOP JCA115  
JOHNSTON RI 02919-1922

CITIZENS ONE AUTO FINANCE  
1 CITIZENS BANK WAY  
JOHNSTON RI 02919-1922

CITIZENS ONE AUTO FINANCE  
1 CITIZENS BANK WAY  
JOHNSTON RHODE ISLAND 02919-1922

COMMERCIAL ACCEPTANCE COMP  
2300 GETTYSBURG RD STE 102  
CAMP HILL PENNSYLVANIA 17011-7303

CREDIT ONE BANK NA  
585 PILOT ROAD  
LAS VEGAS NEVADA 89119-3619

CHARLES J DEHART III TRUSTEE  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN PA 17036-8625

DELL FINANCIAL SERVICES  
P O BOX 81577  
AUSTIN TX 78708-1577

DISCOVER BANK  
DISCOVER PRODUCTS INC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

DISCOVER CC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

ERC  
PO BOX 23870  
JACKSONVILLE FL 32241-3870

ASHLEE CRANE FOGLE  
RAS CRANE LLC  
10700 ABBOTTS BRIDGE RD  
SUITE 170  
DULUTH GA 30097-8461

KEVIN S FRANKEL  
SHAPIRO DENARDO LLC  
3600 HORIZON DRIVE  
SUITE 150  
KING OF PRUSSIA PA 19406-4702

GLOBAL PAYMENTS CHECK SERVICES INC  
PO BOX 59371  
CHICAGO IL 60659-0272

HSBC BANK  
ATTN BANKRUPTCY DEPT  
PO BOX 4215  
BUFFALO NEW YORK 14240-4215

HOME DEPOT  
ATTN LEGAL  
2455 PACES FERRY RD  
ATLANTA GA 30339-6444

HOME DEPOT  
ATTN LEGAL  
2455 PACES FERRY RD  
ATLANTA GEORGIA 30339-6444

BRIAN THOMAS LANGFORD  
WELTMAN WEINBERG REIS CO LPA  
436 7TH AVENUE SUITE 2500  
PITTSBURGH PA 15219-1842

LAW OFFICES OF SHAPIRO DENARDO LLC  
3600 HORIZON DRIVE STE 150  
KING OF PRUSSIA PC 19406-4702

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

LIBERTY CAREER FINANCE  
PO BOX 8099  
NEWARK DE 19714-8099

MLEPOA INC  
103 LAKE DRIVE  
DINGMANS FERRY PA 18328-3127

MERCURY  
CARD SERVICES  
PO BOX 70168  
PHILADELPHIA PA 19176-0168

MERRICK BANK  
PO BOX 660702  
DALLAS TX 75266-0702

MET ED  
PO BOX 3687  
AKRON OH 44309-3687

METEDFIRST ENERGY  
101 CRAWFORDS CORNER RD  
BLDG 1 SUITE 1-511  
HOLMDEL NJ 07733-1976

MIDLAND CREDIT MANAGEMENT  
8875 AERO DRIVE  
STE 200  
SAN DIEGO CALIFORNIA 92123-2255

MIDLAND CREDIT MANAGEMENT  
8875 AERO DRIVE STE 200  
SAN DIEGO CA 92123-2255

MIDLAND CREDIT MANAGEMENT INC  
PO BOX 2037  
WARREN MI 48090-2037

MIGDALIA ESPINET  
137 MARIA LANE  
DINGMANS FERRY PA 18328-3088

MARK E MOULTON  
MOULTON AND MOULTON PC  
693 STATE ROUTE 739 SUITE 1  
LORDS VALLEY PA 18428-6083

MR COOPER  
9850 CYPRESS WATERS BLVD  
COPPELL TX 75019

MR COOPER  
9850 CYPRESS WATERS BLVD  
COPPELL TEXAS 75019

NEWTON MEMORIAL HOSP  
PO BOX 3129  
SECAUCUS NJ 07096-3129

ORION  
CO PRA RECEIVABLES MANAGEMENT LLC  
PO BOX 41021  
NORFOLK VA 23541-1021

PA DEPARTMENT OF REVENUE  
BANKRUPTCY DIVISION  
PO BOX 280946  
HARRISBURG PA 17128-0946

PNP FINANCIAL MAANGEMENT SERVS  
100 QUENTIN ROOSEVELT BLVD 204  
GARDEN CITY NY 11530-4843

PRA RECEIVABLES MANAGEMENT LLC  
PO BOX 41021  
NORFOLK VA 23541-1021

PENNSYLVANIA DEPARTMENT OF REVENUE  
BANKRUPTCY DIVISION PO BOX 280946  
HARRISBURG PA 17128-0946

DEBTOR  
ANDRES C PINEDO  
137 MARIA LANE  
DINGMANS FERRY PA 18328-3088

PLAINS VOLUNTEER AMB  
90 MAFFETT ST  
PLAINS PA 18705-1933

PLAINTS TWP AMBULANCE  
PO BOX 207  
ALLENTOWN PA 18105-0207

PLEASANTDALE AMBULATORY CARE  
61 MAIN STREETSTE D  
WEST ORANGE NJ 07052-5353

PLEASANTDALE AMBULATORY SERVICE  
61 MAIN STREET STE D  
WEST ORANGE NJ 07052-5353

PNP MANAGEMENT SERVICES LLC  
100 QUENTIN ROOSEVELT BLVD 204  
GARDEN CITY NY 11530-4843

SPS  
PO BOX 65250  
SALT LAKE CITY UT 84165-0250

SPS  
PO BOX 65250  
SALT LAKE CITY UTAH 84165-0250

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

SYNCHRONY BANK  
P O BOX 965004  
ORLANDO FL 32896-5004

SYNCHRONY BANK  
P O BOX 965004  
ORLANDO FLORIDA 32896-5004

TJX REWARDSGEMB  
PO BOX 530948  
ATLANTA GA 30353-0948

TJX REWARDSGEMB  
PO BOX 530948  
ATLANTA GEORGIA 30353-0948

TOTAL CARD INC  
PO BOX 89725  
SIOUX FALLS SD 57109-9725

TOYOTA FINANCIAL SERVICES  
BANKRUPTCY DEPARTMENT PO BOX 5855  
5505 N CUMBERLAND AVE SUITE 307  
CHICAGO ILLINOIS 60656-4761

TOYOTA MOTOR CREDIT CORPORATION  
PO BOX 8026  
CEDAR RAPIDS IA 52408-8026

TOYOTA WORLD OF NEWTON  
66 ROUTE 206  
NEWTON NJ 07860

US BANK NATIONAL ASSOCIATION  
NATIONSTAR MORTGAGE LLC DBA MR COOPER  
ATTN- BANKRUPTCY DEPT  
PO BOX 619096  
DALLAS TX 75261-9096

US BANK NATIONAL ASSOCIATION  
RAS CRANE LLC  
10700 ABBOTTS BRIDGE ROAD  
SUITE 170  
DULUTH GA 30097-8461

US BANK NATIONAL ASSOCIATION AS  
TRUSTEE F  
RAS CRANE LLC  
10700 ABBOTTS BRIDGE ROAD SUITE 170  
DULUTH GA 30097-8461

US BANK NATIONAL ASSOCIATION ET AL C  
NATIONSTAR MORTGAGE LLC DBA MR COOPER  
PO BOX 619096  
DALLAS TX 75261-9096

~~EXCLUDE~~  
~~UNITED STATES TRUSTEE~~  
~~220 WALNUT STREET SUITE 1190~~  
~~HARRISBURG PA 17101-1722~~

JAMES WARMBRODT  
701 MARKET STREET SUITE 5000  
PHILADELPHIA PA 19106-1541

WEST MILFORD PT  
179 CAHILL CROSS RD STE 308  
WEST MILFORD NJ 07480-1988